

Signposting Sheet

9 Benefits Abroad

Help the Aged sometimes receives enquiries from people living abroad, or considering moving abroad, about how living abroad affects the benefits they are currently claiming. Whilst we are unable to give detailed individual advice, as each country has different guidelines, this signposting sheet includes a few points to consider and details of some useful organisations to contact. The signposting sheet is aimed at people who are moving abroad permanently, unless stated otherwise.

State Retirement Pension

Your State Retirement Pension is still paid to you if you go to live abroad. If you are living in a European Economic Area (EEA) country or one of a number of countries which have special arrangements with the UK, you will receive the annual pension increases.

However, some countries don't have special arrangements with the UK. This means that your pension is frozen at the amount you receive when you move abroad or from when you start claiming abroad. If you later decide that you wish to come back to live in the UK, your pension would be unfrozen on your return. For more information about State Retirement Pension when retiring abroad, see the HM Revenue & Customs leaflet NI38, *Social Security abroad* – see page 4 for details of how to get a copy.

Other benefits

As well as claiming State Retirement Pension, you can continue to get Bereavement Allowance and Widowed Parents Allowance. However, if you live in a country outside the EEA, you can only get the annual upratings to these benefits if the country has a reciprocal (mutual) agreement with the UK.

You can continue to get Employment and Support Allowance (ESA) if you are temporarily absent from Great Britain or Northern Ireland for four weeks, and your absence is unlikely to be more than 12 months. You will still need to fulfil all other conditions for getting ESA. There are other circumstances in which you can get ESA when you go abroad temporarily, but they are not listed here. You can find more information at your local Jobcentre Plus.

A new law, introduced in October 2007, means that you can now continue to get Attendance Allowance, Disability Living Allowance (care component) and Carer's Allowance if you live abroad, as long as you fulfil certain criteria. To find out whether you meet these criteria, contact the exportability team at:

Exportability Co-ordinator
Room B120D
Pension, Disability and Carers Service
Warbreck House
Warbreck Hill Road
FY2 0YE
Tel: 08457 123456
Email the exportability team at exportabilityteam@dwp.gsi.gov.uk

If you go to an EEA country or certain other countries and you were claiming Attendance Allowance, Disability Living Allowance or Carer's Allowance **before** 1 June 1992, then you may continue to be paid your benefit. Leaflet SA29, *Your social security insurance, benefits and healthcare rights in the European Economic Area*, has information on benefits in the EEA. The DWP also produces leaflets on benefits in other countries that have reciprocal agreements with the UK – see page 4 for details.

If you have moved to an EEA country or Switzerland, and you qualified for Winter Fuel Payments **before** you retired abroad, you may be able to continue to receive payments. For further information contact the **Winter Fuel Payment Helpline** on 08459 151 515 or +44 (0)8459 151 515 if you are calling from outside the UK.

You may be able to claim Housing Benefit and Council Tax Benefit for up to 13 weeks during a temporary absence from your home; you need to fulfil certain criteria. Ask your local Jobcentre Plus for more information.

Pension Credit can be paid for up to **thirteen weeks** for a temporary absence outside Great Britain, but you will need to continue to meet all other criteria for getting Pension Credit.

Some UK welfare benefits end when you move abroad: for example, you cannot usually get Severe Disablement Allowance or Disability Living Allowance (mobility component).

Occupational and personal pensions

Occupational and personal pensions are less affected by moving abroad. However, some pension providers will only pay a pension into a UK bank and others charge for overseas payment. You should contact your pension provider to find out about arranging payment of your pension in a new country. If your pension provider can't help, contact **The Pensions Advisory Service**. The Pensions Advisory Service is an independent organisation that offers free help and advice on matters relating to occupational and personal pensions. Its contact details are:

The Pensions Advisory Service

11 Belgrave Road

London SW1V 1RB

Tel: 0845 601 2923

Web: www.pensionsadvisoryservice.org.uk

Tax

Tax issues for people living abroad are complex and it is worth getting professional advice. Booklet IR20, *Residents and non-Residents: Liability to tax in the United Kingdom*, from HM Revenue and Customs explains how the income from your investments in the UK and your UK pension will be taxed if you live abroad. This booklet is very long and is not available in its entirety if you ask for a copy by calling the HMRC, but it is able to print and send out the relevant sections for people who need it. You can download a full copy of the booklet from the HMRC website at www.hmrc.gov.uk

For general guidance on your UK tax position if you live abroad, contact:

HM Revenue and Customs

Charities, assets and residency

St John's House

Merton Road

Liverpool L75 1BB

Tel: 0151 210 2222 / +44 (0)151 210 2222 if calling from outside the UK

Web: www.hmrc.gov.uk/cnr

Some countries have double taxation agreements with the UK which prevents you from being taxed twice on the same income. If this happens, you should contact the tax authority of the country where you live for advice.

Health

Healthcare arrangements vary widely but in some countries you will have to pay some, or all, of the cost of your care, when you go to live abroad permanently. If you are a visitor from the UK to a country which has a reciprocal (mutual) agreement with the UK, you may be able to get some free or partly funded emergency health care treatment. To find out which countries have a reciprocal agreement with the UK, get a copy of NI38, *Social Security abroad* from the HMRC (details are below). If you go to live in an EEA country and you are getting State Retirement Pension or Bereavement Benefits, you are entitled to use the health services of that country. You will need to obtain the form E121 from the Medical Benefits section of the International Pension Centre on 0191 218 7777. You can contact the International Pension Centre with other queries you have about making a claim for certain benefits when you are abroad; its contact details are detailed below:

International Pension Centre

Department for Work and Pensions

Tyneview Park

Whitley Road

Benton

Newcastle-upon-Tyne NE98 1BA

Tel: 0191 218 7777 or +44 (0)191 218 7777 if calling from outside the UK

Web: www.thepensionservice.gov.uk/ipc/home.asp

It is also advisable to get health insurance to cover private medical and dental treatment.

Resources and further information

- **GAA5DWP**, *Going abroad and getting your benefits*

You can download a copy of this from Jobcentre Plus at www.jobcentreplus.gov.uk

- **SA29**, *Your social security insurance, benefits and healthcare rights in the European Economic Area*

You can download the above title from the Department of Work and Pensions (DWP) at www.dwp.gov.uk You can also download a range of leaflets available for the countries that have reciprocal agreements with the UK at the above website.

- **NI38**, *Social security abroad* – This leaflet is available from:

HM Revenue and Customs

Charities, assets and residency

Benton Park View

Newcastle-upon-Tyne NE98 1ZZ

Tel: 0845 915 4811 or +44 (0)191 225 4811 if calling from outside the UK

Web: www.hmrc.gov.uk

- **IR20**, *Residents and non-residents: Liability to tax in the United Kingdom* – This leaflet is available from:

HM Revenue and Customs

Centre for Non-Residents

St John's House

Merton Road

Liverpool L75 1BB

Tel: 0151 210 2222 or +44 (0)151 210 2222 if calling from outside the UK

Web: www.hmrc.gov.uk

The **Foreign and Commonwealth Office** can provide contact details of the British Consulate in the relevant country. Consulates abroad can provide general information about the local services so it is worthwhile registering with them. The Foreign and Commonwealth Office also has a specialist section on its website called 'Travelling and living overseas' which lists tips to consider and sources of information to help people when moving abroad. For further information contact:

Foreign and Commonwealth Office

King Charles Street
London SW1A 2AH
Tel: 0845 850 2829
Web: www.fco.gov.uk

The **HousingCare** website, managed by the Elderly Accommodation Counsel charity, has a section on housing and care for older people in Europe. This has links to European websites which contain information on accommodation and care. You can view the HousingCare website at www.housingcare.org

The **Directgov** website has a section on 'Britons living abroad'. Web: www.direct.gov.uk

Age Concern produces an information sheet called *Retiring abroad*.

Tel: 020 8765 7200. Web: www.ace.org.uk

The European Commission offers a Signpost Service for personal advice on individual problems, including social security rights, within the EU. Tel: +322 299 9696. Or you can get in touch with this free service by emailing via the website www.europa.eu.int/citizens

There are now many books available about retiring to different countries. Your local library or bookshop should stock copies.

Moving abroad is a big decision and one that shouldn't be taken lightly. There are lots of things to consider so do plenty of research and collect as much information as you can from relevant organisations. This should help ensure that your move abroad is an enjoyable experience.

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